

**Testimony of the National Alliance on Mental Illness (NAMI) Connecticut  
Before the Insurance and Real Estate Committee  
March 17, 2015**

**IN SUPPORT OF  
Raised SB 1085 AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR MENTAL  
OR NERVOUS CONDITIONS**

Good afternoon Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. My name is Daniela Giordano and I am the Public Policy Director for the National Alliance on Mental Illness (NAMI) Connecticut. NAMI Connecticut is the state affiliate of NAMI, the nation's largest grassroots mental health organization dedicated to building better lives for all those affected by mental health conditions. NAMI Connecticut offers support groups, educational programs, and advocacy for improved services, more humane treatment and an end to stigma and economic and social discrimination. We represent individuals who live with mental health conditions and parents and family members of individuals living with mental health conditions. I am writing to you today on behalf of NAMI Connecticut to support *Raised Bill SB 1085 An Act Concerning Health Insurance Coverage for Mental or Nervous Conditions*.

Thank you to the committee for raising this important bill concerning insurance coverage for mental health conditions, because mental and emotional health are extremely important to overall health. We strongly support this legislation which clarifies the scope of coverage provided by state regulated commercial insurance to ensure that it includes evidence based and proven services that have been found to be cost-effective by publicly funded programs. Passing this bill will move us one step closer to promoting consistency among insurance coverage as well as prevent the shifting of costs to state programs. Services clarified in this bill will ensure that individuals across the lifespan, who are dealing with mental health conditions, have access to the most appropriate services which will support their health and reduce the utilization of higher cost services, such as repeated hospitalizations.

Several reports in the past few years have pointed out the gap of coverage between the range of publicly funded services compared with services covered by commercial insurance. Most recent, the Sandy Hook Advisory Commission report states that "[m]any people with private health coverage lack access to evidence-based mental health treatment programs available to those in the publicly funded system."<sup>1</sup>

SB 1085 clarifies that commercial individual and group policies include coverage of a range of services. I will only address a few, while not implying that any of the other services are any less important. Case management is a crucial service for individuals who may be dealing with several health care providers and systems, in order to coordinate their care and ensure communication among all

---

<sup>1</sup> Final Report of the Sandy Hook Advisory Commission (March 6, 2015), page 122. Retrieved on 3/16/15 from [http://www.shac.ct.gov/SHAC\\_Final\\_Report\\_3-6-2015.pdf](http://www.shac.ct.gov/SHAC_Final_Report_3-6-2015.pdf)

relevant parties. Screening for issues such as trauma, depression, including post-partum depression and substance use which impact an individual's health, are a basic tool to then be able to identify concerns and be able to address them, provide care and prevent them from becoming bigger issues in the life of the individual and costing more resources, if left un-identified and un-addressed.

Rehabilitation services, such as learning to take care of one's health including daily living skills and navigating the health care system promote independence and lead to better health outcomes and support individuals to live in the community. If an individual living in the community temporarily needs more care, access to emergency psychiatric services, where an evaluation can be done in a person's home, is crucial to not delaying care. Also, if an individual is identified by their treating physician as dealing with an acute episode of their health condition that requires a higher level of care to be able to be treated and stabilized, access to several days of acute treatment and clinical stabilization services in an inpatient setting is to the benefit of the individuals with health concerns and the system as a whole, in reducing repeated hospitalizations. The effective range of services also includes outpatient services, intensive outpatient services and others.

Like most other health concerns, identifying mental health conditions early and having access to appropriate services over time not only supports the individual's health and wellbeing, but also benefits the community and state by not allowing a health concern to become more severe and thus most often requiring higher-level, longer and more costly treatment.

Thank you for your time and attention. Please let me know if I can answer any questions for you.

Respectfully,

Daniela Giordano, MSW  
*Public Policy Director*  
NAMI Connecticut